

# Dual Choice PPO®

The quality of Kaiser Permanente.  
The flexibility and choice of a PPO.



[kp.org/dualchoice/nw](https://kp.org/dualchoice/nw)

 **KAISER PERMANENTE®**

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All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.  
500 NE Multnomah St., Suite 100, Portland, OR 97232.

# A PPO plan that offers more

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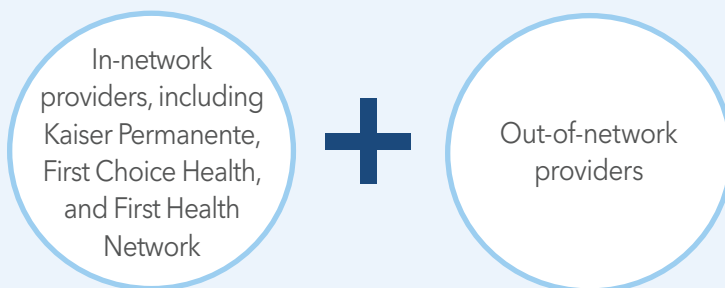
What makes a Dual Choice PPO plan unique? We are the only PPO plan that includes exclusive access to Kaiser Permanente.

We combine care and coverage to give you a streamlined, quality care experience. This minimizes hassles and helps you stay healthy. You can get personalized, coordinated care from highly skilled doctors and specialists in our medical facilities. Your entire care team is connected to you – and each other – through your electronic health record.

With Dual Choice PPO, you also get access to extensive regional and national networks, giving you access to in-network hospitals, clinics, and providers nationwide. These providers are part of First Choice Health in the Pacific Northwest (Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska) and First Health Network in all other states.

## Dual Choice PPO

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Our Dual Choice PPO combines the quality of Kaiser Permanente care with the flexibility of a PPO plan.

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## More options

Select from in-network and out-of-network providers.

### In-network:

- More than 1,200 Kaiser Permanente doctors and specialists in Oregon and Southwest Washington
- A network of providers nationwide, including First Choice Health, First Health Network, and other providers

- **Lower cost shares with enhanced benefits** – Some in-network providers, including Kaiser Permanente, have lower cost shares for certain covered services, including primary care, urgent care, specialty care, routine eye exam visits, and mental health and chemical dependency outpatient services. This is referred to as an enhanced benefit.

### Out-of-network:

- See any other licensed provider nationwide and get care at a wide range of medical facilities.

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## More control

Where you choose to get care affects your costs, including copays, coinsurance, and deductibles. The choice is up to you, which gives you greater control over your out-of-pocket costs.

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## More customer support

You will receive a welcome call and follow-up email from our Customer Service team on how to transition care, including choosing a doctor, transferring prescriptions, and making an appointment.

If you have questions about your plan or benefits, call Customer Service at **1-866-616-0047**. Representatives are happy to assist you.

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# Choose your doctor

Dual Choice PPO offers you the freedom to choose any licensed provider for your care. However, you'll pay less when you choose from among the more than 1 million in-network hospitals, clinics, and providers nationwide.

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## In-network

You'll get quality, personalized care featuring:

### Kaiser Permanente

- Choose from more than 1,200 Kaiser Permanente doctors practicing in our Oregon and Southwest Washington medical facilities.
- Your out-of-pocket expenses are generally lower than the out-of-network provider options.
- Your doctor, nurses, and other specialists all work together to help keep you healthy. They're connected to each other, and to you, through your electronic health record. So they know important things about you and your health – like when you're due for a screening and what medications you're taking. That way, you get personalized care that's right for you.

### First Choice Health and First Health Network

- First Choice Health in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska; First Health Network for all other states; and other providers. That's more than 55,000 providers in Oregon and Washington alone.

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## Out-of-network

### Any licensed provider

With Dual Choice PPO, if you already have doctors you like – and they aren't in-network – you can still see them. Your out-of-pocket expenses are generally higher than the in-network provider options.



## Choose an urgent care location

Just like with your doctors, you can go to the location of your choice any time you need urgent care. Proximity is especially important when you need immediate attention.

Need care quickly? Licensed care providers are available by phone 24 hours a day, 7 days a week to offer guidance: **1-800-813-2000**

In an emergency, call **911** or go to the nearest hospital emergency department.

### In-network

#### Kaiser Permanente urgent care locations

You have access to Kaiser Permanente and other designated urgent care locations.

#### First Choice Health and First Health Network urgent care locations

You also have access to First Choice Health in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska; First Health Network for all other states; and other providers.

### Out-of-network

#### Any licensed urgent care location

You can get care from any other urgent care location you choose. Out-of-pocket expenses are generally higher than in-network facilities. You'll have an annual deductible and coinsurance. You may have to pay the full cost for each visit up front and file a claim for reimbursement.



## Choose a hospital

When you need inpatient hospital care, you can select from in-network and out-of-network options. In an emergency – a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health – your coverage will be the same for any hospital emergency department.

### In-network hospitals

You have access to Kaiser Permanente's own Sunnyside and Westside Medical Centers. You also have access to more than 5,000 hospitals nationwide with First Choice Health and First Health Network.

### Out-of-network hospitals

You can get care from any other hospital you choose. If you choose this option, your out-of-pocket expenses are typically higher than if you get care from an in-network hospital.

If an out-of-network hospital charges more than the amount we allow, that hospital may bill you directly for the additional amount that is not covered by us. This is called balance billing.



# Choose your pharmacy

Each time you need a prescription, you can choose where to have it filled.<sup>1</sup> Like your doctor selections, the type of pharmacy you select will affect your out-of-pocket costs.

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## In-network

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### Kaiser Permanente pharmacies

For the lowest out-of-pocket costs, take advantage of Kaiser Permanente pharmacies located at most of our medical facilities. Or skip the trip to the pharmacy and save money with our mail-order pharmacy. Most members get a 3-month supply of medication for the price of 2, and shipping is free. Most orders arrive in as little as 3 days.

If a First Choice Health, First Health Network, or out-of-network provider writes a prescription, you can bring that prescription to a Kaiser Permanente medical facility and have it filled for a lower out-of-pocket cost.

For quick and simple refills, you can call us or order online. You can choose to have your prescriptions mailed to your home at no charge or pick them up at a Kaiser Permanente pharmacy. Kaiser Permanente pharmacies also have popular nonprescription drugs at competitive prices.

### MedImpact pharmacies

If it's more convenient, you can have your prescriptions filled at any of the hundreds of participating MedImpact pharmacies, including:

- Costco
- Fred Meyer
- Rite Aid
- Safeway
- Target
- Walgreens

You can also have most prescription refills from MedImpact pharmacies mailed to you at no extra cost.

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## Out-of-network

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There is no coverage for out-of-network pharmacies. You will have to pay full price for medications and will not be reimbursed for expenses.

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For a directory of Kaiser Permanente and MedImpact pharmacies, visit [kp.org/dualchoice/nw](https://kp.org/dualchoice/nw) and click "Finding Doctors and Facilities."

# Convenient ways to get care with Kaiser Permanente

You've got more ways to get quality care than ever before, so it can be easier to stay on top of your health. Telehealth is covered at no additional cost with most plans.<sup>10</sup>



## **NEW: 24/7 virtual care**

Kaiser Permanente clinicians are available day or night, 24/7, for urgent care needs via on-demand video and phone, no appointment necessary.<sup>4,11,12</sup>



## **Scheduled video or phone appointment**

Schedule a face-to-face video visit or phone appointment with a Kaiser Permanente clinician or any specialists you've been referred to.<sup>4,11,12</sup>



## **In-person care**

We offer same-day, next-day, after-hours, and weekend services at many of our locations, including our Care Essentials by Kaiser Permanente retail clinics.<sup>12,13</sup>



## **Email**

Message your Kaiser Permanente doctor's office with nonurgent questions and get a reply usually within 2 business days.



## **Prescription delivery**

Use the Kaiser Permanente app to fill most prescriptions for delivery or same-day pickup. Most members get a 3-month supply of medication for the price of 2, and shipping is free.<sup>14</sup>



## **24/7 advice**

Get support with 24/7 care advice by phone.



## **E-visits**

Complete an online questionnaire and receive a treatment plan, including prescriptions, if needed, within a few hours.<sup>5,16</sup>



## **Care away from home**

You're covered for urgent and emergency care anywhere in the world. And if you're planning to travel, we can help you stay on top of your health when you're away from home. Visit [kp.org/travel](https://kp.org/travel) to learn more.



# Healthy resources

You have access to these value-added programs and resources at no cost, unless otherwise noted below. You can register online at **kp.org/register** or on the Kaiser Permanente app.<sup>2</sup> You'll need your medical record number, which you can find on your Kaiser Permanente ID card.

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## Get care from the comfort of home



Your employees can rest assured knowing they can continue to get the high-quality care they depend on for all their health care needs. For primary care, specialty care, and mental health services, they can connect with their care team with e-visits, video visits, or phone visits.<sup>3,4,5</sup>

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## Sign up for healthy lifestyle programs



With our online wellness programs, you'll get advice, encouragement, and tools to help you lose weight, eat healthier, quit smoking, reduce stress, and manage ongoing conditions like diabetes or depression. Start with a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor. Visit **kp.org/healthylifestyles**.

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## Get a wellness coach



If you need a little extra support, we offer Wellness Coaching by Phone. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals. Visit **kp.org/wellnesscoach**.

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## Join health classes



You can sign up for health classes and support groups. Classes vary at each location, and some may require a fee. Visit **kp.org/classes**.

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# Healthy resources

## Enjoy reduced rates

Get reduced rates on a variety of health-related products and services through the ChooseHealthy® program. These include:



- Active&Fit Direct – You pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers.
- Up to 25% off a contracted provider's regular rates for acupuncture, chiropractic care, and massage therapy.

Visit [kp.org/choosehealthy](https://kp.org/choosehealthy). Please note that the ChooseHealthy program is not insurance. You should check your benefits before using this discount program, as those benefits may result in lower costs to you than using this discount program



## Self-care

Manage stress, improve your mood, sleep better, and more with the help of wellness apps, available to adult members. Visit [kp.org/selfcareapps](https://kp.org/selfcareapps).



## Health guides

Stay informed on popular health subjects or discover something new through our healthy living guides. Visit [kp.org/livehealthy](https://kp.org/livehealthy).

The programs and resources described above are not covered under your health plan benefits and are not subject to the terms set forth in the *Evidence of Coverage* or other plan documents. Programs and resources are provided by third-party entities and may be discontinued at any time. If you would like additional information about these programs and resources, call Customer Service.

# Terms to know

Not sure what a deductible is? Confused about copays? You're not alone. Health care can be tough to navigate – so we're here to help. Get to know common health care terms with our deductible plan glossary.

## **Coinsurance**

A percentage of cost that you pay for services. For example, if you have 20% coinsurance and get a procedure that costs \$100, you'll pay \$20.

## **Copay**

A set amount you pay for covered services. For example, when you check in at your doctor's office, the receptionist might say you owe a \$10 copay for that visit.

## **Deductible**

The amount you pay for certain services each year before Kaiser Permanente starts paying. You'll pay the full cost for these services until you reach your deductible. After that, you'll pay a copay or coinsurance until you reach your out-of-pocket maximum.<sup>6,7</sup>

## **Dependent**

A member whose relationship to a subscriber is the basis for membership eligibility and who meets the eligibility requirements as a dependent. A dependent can be a spouse, domestic partner, or child.

## **Enhanced benefit**

You receive "enhanced benefits" and pay the lowest cost share when you receive certain covered services from a select group of in-network providers.

## **Evidence of Coverage (EOC)**

A detailed description of your benefits, costs, exclusions, and plan guidelines. After signing in to kp.org, you can find this document under "My Documents."

## **Explanation of Benefits (EOB)**

A summary of the care you received and what your health plan covers. You'll receive it after a visit, but it's not a bill. You can use it to see how close you are to reaching your deductible and out-of-pocket maximum.

## **Health savings account (HSA)**

An account that lets you put aside tax-free<sup>8</sup> money to help pay for qualified medical expenses.<sup>9</sup> You can keep the money if you change jobs or retire, and your account can earn interest.

## **Medical record number**

A unique lifetime number issued to each member. Medical records are accumulated and maintained, and member information is maintained under this number.

## **Open enrollment**

The period, usually annual, during which employees and their covered family members can choose to make changes among any health plans offered by their employer, and employees can add family members to or delete family members from their coverage without a qualifying event.

## **Out-of-pocket maximum**

The most you'll pay for covered services each year.<sup>6</sup>

## **Preventive care**

A defined set of services designed to help catch health problems before they get serious – services like mammograms, blood pressure screenings, and cholesterol tests. Getting preventive care when you're healthy can help you stay that way.

<sup>1</sup>Some covered drugs may have additional requirements or limits on coverage, including quantity limits, age restrictions, prior authorization, or step therapy.

<sup>2</sup>To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

<sup>3</sup>When appropriate and available. These features apply to care you get at Kaiser Permanente facilities.

<sup>4</sup>To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

<sup>5</sup>Applicable cost shares will apply for services or items ordered during an e-visit.

<sup>6</sup>For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.

<sup>7</sup>Your copay experience may vary by region. Check your Evidence of Coverage for more details.

<sup>8</sup>The tax references on this page relate to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws.

<sup>9</sup>To view the list of qualified medical expenses defined under Internal Revenue Code Section 213(d), see IRS Publication 502, Medical and Dental Expenses, at [irs.gov/publications](https://www.irs.gov/publications).

<sup>10</sup>For high deductible health plan members, e-visits, phone visits, and video visits are subject to your plan's annual deductible.

<sup>11</sup>When appropriate and available.

<sup>12</sup>These features are available when you get care at Kaiser Permanente facilities.

<sup>13</sup>In the case of a pandemic, some facilities may be closed or offer limited hours and services.

<sup>14</sup>Available on most prescription orders; additional fees may apply. For more information, contact the pharmacy. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

<sup>15</sup>See note 10.



## Customer Service

Call us if you have questions, need information about eligibility, or would like to verify your coverage:

**1-866-616-0047**

**711** (TTY)

Monday-Friday, 8 a.m.-6 p.m.

## Already a member?

Manage your care online anytime at **kp.org**. If you haven't already, go to **kp.org/registernow** so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

## Stay connected to good health



facebook.com/kpthrive



instagram.com/kpnorthwest



linkedin.com/company/kaiser-permanente-northwest



@kpnorthwest, @aboutkp, @kptotalhealth



youtube.com/kaiserpermanenteorg

## For more information

Visit **kp.org/dualchoice/nw** to find additional information on understanding your plan and benefits.

This brochure provides only a general overview of Kaiser Permanente. For specific information about your benefits, copays, limitations, and services, please refer to your *Evidence of Coverage* or call Customer Service at **1-866-616-0047**.

This brochure is not a contract. Plan details, including all benefits, exclusions, and limitations, are provided in the *Evidence of Coverage (EOC)*. To get an *EOC* for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the *EOC*, the *EOC* prevails.

For more information about Kaiser Permanente benefits, availability, and restrictions, go to **kp.org/disclosures**. (Click on "Forms" and then "Related links.")

### Kaiser Foundation Health Plan of the Northwest

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